

Certificate Number: 12433-PAM-DE-030499348

Bankruptcy Case Number: 17-05234



12433-PAM-DE-030499348

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 30, 2018, at 12:48 o'clock AM EST, Radcliffe V. McGowan completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 30, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher